

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Martin G Stines, III
Margaret A Stines
Debtors

Case No. 20-00449-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 309A

Page 1 of 1
Total Noticed: 19

Date Rcvd: Feb 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2020.

db/jdb aty +Martin G Stines, III, Margaret A Stines, 655 Olmstead Way, York, PA 17404-1384
+Thomas Song, Phelan Hallinan Diamond & Jones, 1617 JFK Boulevard, Suite 1400, Suite 1400, Philadelphia, PA 19103-1814
tr +Lawrence V. Young (Trustee), CGA Law Firm, 135 North George Street, York, PA 17401-1132
5298963 +FEDERAL NATIONAL MORTGAGE ASSOC., 3900 Wisconsin Avenue, NW, Washington, DC 20016-2806
5298965 +GREAT LAKES, PO Box 7860, Madison, WI 53707-7860
5298964 GREAT LAKES, US DEPARTMENT OF EDUCATION, PO Box 790321, Saint Louis, MO 63179-0321
5298966 +LORRAINE GAZZORA DOYLE, ESQ., 649 South Avenue, Suite 7, Secane, PA 19018-3541
5298967 +MIDLAND CREDIT MANAGEMENT, PO Box 51319, Los Angeles, CA 90051-5619
5298970 +MR. COOPER, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
5298969 MR. COOPER, PO Box 650783, Dallas, TX 75265-0783
5298971 +NEW CUMBERLAND FEDERAL CREDIT UNION, 345 Lewisberry Road, New Cumberland, PA 17070-2306
5298972 NEW CUMBERLAND FEDERAL CREDIT UNION, PO Box 658, New Cumberland, PA 17070-0658
5298973 +STEVEN HOWELL, ESQ., Howell Law Firm, 619 Bridge Street, New Cumberland, PA 17070-1933

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: stevecarr8@comcast.net Feb 18 2020 19:52:01 Steven M. Carr,

Ream Carr Markey Woloshin & Hunter LLP, 119 East Market Street, York, PA 17401
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Feb 18 2020 19:52:18 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr +EDI: PRA.COM Feb 19 2020 00:53:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5298968 +EDI: MID8.COM Feb 19 2020 00:53:00 MIDLAND FUNDING LLC, 2365 Northside Drive, Suite 300,
San Diego, CA 92108-2709
5298974 +EDI: RMSC.COM Feb 19 2020 00:53:00 SYNCHRONY BANK, 200 Crossing Blvd., Suite 101,
Bridgewater, NJ 08807-2876
5299459 +EDI: RMSC.COM Feb 19 2020 00:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2020 at the address(es) listed below:

Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Steven M. Carr on behalf of Debtor 1 Martin G Stines, III stevecarr8@comcast.net,
njdodson@comcast.net
Steven M. Carr on behalf of Debtor 2 Margaret A Stines stevecarr8@comcast.net,
njdodson@comcast.net
Thomas Song on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER pamb@fedphe.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1: Martin G Stines III Social Security number or ITIN: xxx-xx-5470
 First Name Middle Name Last Name EIN: --_-----

Debtor 2: Margaret A Stines Social Security number or ITIN: xxx-xx-4723
 (Spouse, if filing) First Name Middle Name Last Name EIN: --_-----

United States Bankruptcy Court: Middle District of Pennsylvania Date case filed for chapter: 7 2/7/20

Case number: 1:20-bk-00449-HWV

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

09/19

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Martin G Stines III	Margaret A Stines
2. All other names used in the last 8 years		
3. Address	655 Olmstead Way York, PA 17404	655 Olmstead Way York, PA 17404
4. Debtor's attorney Name and address	Steven M. Carr Ream Carr Markey Woloshin & Hunter LLP 119 East Market Street York, PA 17401	Contact phone 717 843-8968 Email: stevecarr8@comcast.net
5. Bankruptcy trustee Name and address	Lawrence V. Young (Trustee) CGA Law Firm 135 North George Street York, PA 17401	Contact phone 717 848-4900 Email: lyoung@cgalaw.com

For more information, see page 2 >

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 2/18/20
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 25, 2020 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: York County Judicial Center, 45 North George Street, 5th Floor Multipurpose Room, York, PA 17401
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 5/17/20 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

